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—the reform of the House of Lords, the fiscal question, the land question, and the problem of the tariff. He concludes that on the constitutional issues there will be a compromise and that the country should "return to the land" to recover youth and elasticity by throwing off the neurasthenia which menaces the nation. On the question of tariff reform he declares that the free-trade party, inactive and clinging to worn-out formulas, will sooner or later lose as a result of an enfranchised and enlightened people's demand for a better distribution of riches. The marked protectionist bias mars an otherwise interesting study.

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*The Iron-Ore Resources of the World.* An Inquiry Made upon the Initiative of the Executive Committee of the XI International Geological Congress. Edited by J. G. ANDERSSON. 2 vols. and atlas. Stockholm: Generalstabens Litografiska Anstalt, 1910. 4to, pp. lxxix+1068. £3.

When Mr. Roosevelt's proposed international congress on the conservation of natural resources meets, it will find that a portion of its task—the calculation of the natural resources of the world—has already been accomplished in the case of iron through the admirable success attained by the Committee of the International Geological Congress in gathering and publishing the material contained in these volumes. We know of no other undertaking of this character which has been so well carried out. The publishers are also entitled to praise for the excellence of the form in which the results appear.

The committee in charge sought to obtain—in the main from experts in each country—reports, written in English, French, or German, on the iron-ore resources of all countries of the globe, so far as known. Naturally the reports vary considerably in length and thoroughness. Most of the more important countries are covered in from twenty to forty pages, and the smaller countries in from five to ten pages, but Hungary and Russia are apportioned over a hundred pages each. The same variation is found in the number and detail of the accompanying maps. Besides the reports there is an excellent synoptical table and a summary by countries and for the world. In the latter, contributed by Professor Sjögren, it is estimated that the total known and recorded iron-ore resources of the world amount to about 10,000 million tons of iron actual reserves and over 53,000 million tons of iron potential reserve, plus an enormous unestimated amount. The present actual resources if used exclusively, assuming the present rate of increase in consumption to continue, would last, we are told, about sixty years.

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*Addresses and Papers on Life Insurance and Other Subjects* By JOHN F. DRYDEN. Newark, New Jersey: The Prudential Insurance Company of America, 1910. 8vo, pp. 330.

The growing importance of the problem of working-men's insurance, the great success which has followed the introduction of industrial insurance into this country since the founding of the Prudential Insurance Company in 1875, and the prominent part played by the company in that history should serve to interest many in the addresses and papers here collected. While centering about the achievements of the Prudential, these papers touch upon such topics as the method

and practice of industrial insurance, life insurance as a career, the taxation of life insurance, and the regulation of insurance by the federal government, not to mention the rather out-of-place speeches on the Panama Canal and Lincoln and Hamilton with which the volume concludes.

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*Social Insurance. A Program of Social Reform.* By HENRY R. SEAGER. New York: Macmillan, 1910. 8vo, pp. 175. \$1.00 net.

The purpose of these lectures (the Kennedy Lectures of 1910), we are told, is to insist that in certain sections of the country where manufacturing and trade are dominant, cities have arisen, and the wage-earner is the typical American citizen—"the simple creed of individualism is no longer adequate." What is needed there is "a clear appreciation of the conditions that make for the common welfare, as contrasted with individual success, and an aggressive program of governmental control and regulation to maintain these conditions." The individualist ideal, however excellent, is regarded as impracticable, because: (1) there is little or no evidence that wage-earners are becoming more provident in their habits; and (2) this failure to provide for the future tends to increase the body of unorganized, unskilled workers whose competition opposes the progress of wage-earners all along the line. In relying on the program of individualism little progress has been made toward exterminating poverty; it is "little better than a program of despair." The bulk of the lectures is devoted to a general statement as to the failure of the wage-earner to provide for himself against accidents, illness, premature death, unemployment, and old age, and the collective remedies therefor, which consist in "protecting wage-earners' families which have developed standards of living from losing them, and in helping wage-earning families without standards to gain them." The first is to be obtained through a system of compulsory insurance; the second by withdrawing from competitive industries the lowest grade of workers, the tramps and casuals, and giving them industrial training in graded farm and industrial colonies. The lectures afford the general public an excellent presentation of some modern remedies for some of our pressing industrial evils.

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*The Railway Library, 1909.* Edited by SLASON THOMPSON. Chicago: The Gunthorpe-Warren Printing Co., 1910. 8vo, pp. 403.

The first of a proposed annual series of volumes including chapters, papers, and addresses, mostly published during the year. Two sections are devoted to early railroad history, but most deal with present-day railroad problems. They are written from the railroad point of view, many by railroad men, and, as the editor remarks, they reflect the prevailing sentiments of all thoughtful railway officials and the alarm of men "who are at the helm and who see the financial breakers upon which the fierce blasts of political exigency are driving the railways."

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*Industrial Training.* New York Bureau of Labor Statistics Report, 1908. Part I. Albany: State Department of Labor, 1909. 8vo, pp. vi+394.

The object of the investigation the results of which are embodied in this report was "to determine the general relation of supply and demand in regard